Certificate Number: 05781-NJ-DE-037034739

Bankruptcy Case Number: 22-17121



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on <u>December 11, 2022</u>, at <u>11:48</u> o'clock <u>AM PST</u>, <u>Larry Harold</u> completed a course on personal financial management given <u>by internet</u> by <u>Sage Personal Finance</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>District of New Jersey</u>.

Date: December 11, 2022 By: /s/Allison M Geving

Name: Allison M Geving

Title: President